



ask SHIP

Q: I will be turning 65 this October. How do I sign up for Medicare, or do I need to do anything at all?

A: Your start to Medicare will depend on a few things. Mostly, it will depend on whether you are already receiving benefits from Social Security.

If you are not already receiving Social Security benefits, you will have a 7-month Initial Enrollment Period to sign up for Part A (Hospital Insurance) and/or Part B (Medical Insurance). This period starts three months prior to your 65th birthday, includes your birth month, and extends three months after your birth month. You will need to enroll in Medicare Part A and Part B at your Social Security office during this time.

If you are already getting benefits from Social Security or the Railroad Retirement Board (RRB), in most cases, you'll automatically be enrolled in Part A and Part B starting the first day of the month you turn 65.

If you or your spouse are still working when you turn 65, and you have health insurance through this employer, you might consider delaying enrollment in Part B. As long as you or spouse are actively working, there is no penalty for delaying your Part B enrollment.

Contact your employer's benefits department to see if this coverage is sufficient and find out how it might work with Medicare Part B before making a decision. When your employer coverage ends, you will be provided with a Special Enrollment Period that lasts eight months to sign up for Medicare Part B without incurring a penalty.

Upon enrollment in Part B, you may choose to enhance your Medicare coverage with a Medigap Plan, Medicare Advantage Plan, and/or Part D prescription drug coverage.

Medigap Plans, also known as Medicare Supplement Plans, are standardized plans offered by insurance companies. All policies offer the same basic benefits, but

some offer additional benefits that fill the coverage gaps of original Medicare. You will have a guarantee of any Medigap policy when you first turn 65 and enroll in Part B. You will also have to select a Part D drug plan for prescription coverage.

If you join a Medicare Advantage Plan instead, you still have Medicare. You'll get your Medicare Part A and Medicare Part B coverage from the Medicare Advantage Plan and not original Medicare. You usually get prescription drug coverage (Part D) through the plan as well. There are several different types of plans (HMO, PPO, PFFS, etc.) that may require you to use a network of providers.

You can compare Medigap, Medicare Advantage, and Part D drug plans online at www.medicare.gov.

If you have questions about Enrolling in Medicare, or any other questions about Medicare, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov.